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B1 (Officia	1 Form 1)(1/9		United		S Bank District			9			Voluntary	Petition
	Debtor (if ind	ividual, ente				or mine	Name		ebtor (Spouse	) (Last, First	·	
Tokars	ski, Gary						10	karski, C	aroi			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 years ):				
Last four of (if more that XXX-XX	ligits of Soc. (n one, state all)	Sec. or Indi	vidual-Taxp	oayer I.D. (	(ITIN) No./	Complete E	(if mo	our digits or than one, s	state all)	· Individual-7	Гахрауег I.D. (ITIN) N	o./Complete EIN
1061 C	ress of Debto	d	Street, City,	and State)	):		10	61 Candl	lewood	(No. and Str	reet, City, and State):	
Downe	ers Grove,	IL				ZIP Code		wners G	irove, IL			ZIP Code
County of	Residence or	of the Princ	cinal Place	of Rusines		60515	Coun	v of Reside	ence or of the	Principal Pla	ace of Business:	60515
Dupag		or the Time	erpar r race v	or Busines	o.			page	once of of the	Timeipai Ti	ace of Business.	
Mailing A	ddress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from street address):	
					_	ZIP Code	:					ZIP Code
Location o	of Principal A	ssets of Bus	siness Debto	or								
	nt from street											
	• •	Debtor				of Business	3				otcy Code Under Whi	ch
		rganization) one box)			lth Care Bu			■ Chapt		euuon is Fi	<b>lled</b> (Check one box)	
Individ	lual (includes	Joint Debto	ors)		gle Asset Ro		s defined	Chapt			hapter 15 Petition for R a Foreign Main Procee	
	hibit D on pa	-	-	☐ Rail	lroad ckbroker			☐ Chapt			hapter 15 Petition for R	ě
☐ Corpor	ration (include rship	es LLC and	LLP)	☐ Cor	nmodity Br	oker		☐ Chapt	ter 13	of	a Foreign Nonmain Pr	oceeding
Other (	If debtor is not			☐ Clea	aring Bank er					Nature	e of Debts	
check th	his box and stat	e type of enti	ity below.)	-		mpt Entity				(Check	( one box)	
				□ Deb	(Check box otor is a tax-	k, if applicable exempt org	e) ranization		are primarily co d in 11 U.S.C. §			s are primarily less debts.
				und	er Title 26 (le (the Inter	of the Unite	d States	1	red by an indivi onal, family, or	1 2		
		Filing F	ee (Check o					one box:		Chapter 11	Debtors	
Full Fi	ling Fee attac	hed	`	,				Debtor is	a small busin	ess debtor as	defined in 11 U.S.C. §	
	Fee to be paid signed applications						Checl		not a small b	usiness debto	or as defined in 11 U.S.	.C. § 101(51D).
	ole to pay fee							Debtor's a to insiders	aggregate nor s or affiliates)	are less than	iquidated debts (exclud 1 \$2,190,000.	ing debts owed
	Fee waiver re signed applica							all applica	ble boxes:	ith this potiti	on	
	. 11							Acceptan	ces of the plan	n were solici	ted prepetition from on with 11 U.S.C. § 1126()	
Statistical	/Administrat	ive Inform	ation					classes of	creditors, in		SPACE IS FOR COURT	
_	estimates that estimates that							ec naid				
there w	vill be no fund	ds available					ive expens	es paiu,				
Estimated	Number of C	reditors										
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated	_		п	П	П	п	П					
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than			
Estimated		,	million	million	million	million	million					
Stilliated \$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion				

Case 08-14151 Doc 1 Filed 06/02/08 Entered 06/02/08 18:51:56 Desc Main 6/02/08 6:51PM Document Page 2 of 56 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Tokarski, Gary Tokarski, Carol (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Richard L. Hirsh June 2, 2008 Signature of Attorney for Debtor(s) (Date) Richard L. Hirsh 1225936 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

after the filing of the petition.

B1 (Official Form 1)(1/08)

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Tokarski, Carol

## **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### ▼ /s/ Gary Tokarski

Signature of Debtor Gary Tokarski

### X /s/ Carol Tokarski

Signature of Joint Debtor Carol Tokarski

Telephone Number (If not represented by attorney)

June 2, 2008

Date

### Signature of Attorney\*

### X /s/ Richard L. Hirsh

Signature of Attorney for Debtor(s)

#### Richard L. Hirsh 1225936

Printed Name of Attorney for Debtor(s)

#### Richard L. Hirsh & Associates, P.C.

Firm Name

1500 Eisenhower Lane Suite 800 Lisle, IL 60532-2135

Address

### Email: richala@sbcglobal.net

630 434-2600 Fax: 630 434-2626

Telephone Number

## June 2, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Tokarski, Gary

#### Signatures

### Signature of a Foreign Representative

6/02/08 6:51PM

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor: _	/s/ Gary Tokarski	
		Gary Tokarski	
Date:	June 2, 2008		

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court

Northern District of Illinois

Gary Tokarski

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Carol Tokarski	
	_	Carol Tokarski	
Date:	June 2, 2008		

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary Tokarski,		Case No.	
	Carol Tokarski			
_		Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	449,000.00		
B - Personal Property	Yes	4	31,114.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		417,686.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		276,027.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,180.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,445.00
Total Number of Sheets of ALL Schedu	ıles	30			
	T	otal Assets	480,114.00		
			Total Liabilities	693,713.00	

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Gary Tokarski,		Case No.		
	Carol Tokarski				
_		Debtors	Chapter	7	_

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	6,180.33
Average Expenses (from Schedule J, Line 18)	7,445.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,123.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		276,027.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		276,027.00

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B6A (Official Form 6A) (12/07)

In re	Gary Tokarski,	Case No
	Carol Tokarski	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

1061 Candlewood, Downers Grove IL. Single Fmaily	Joint tenant	J	449,000.00	417,686.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 449,000.00 (Total of this page)

449,000.00

Total >

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B6B (Official Form 6B) (12/07)

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	on person	J	200.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking with Citibank, P.O. Box 87126, Chicago, IL 60680	J	1,000.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Checking with Merrill Lynch, P.O. Box 1528, Pennington NJ 08534-41528	J	1,000.00
	cooperatives.	Checking with Charter One, P.O. Box 42001, Providence, RI 02940-2001	J	4,000.00
		Phoenix Equity Planning Corp., 56 Prosepct St., P.O. Box 150480, Hartford CT 06115-0480 (mutual fund)	W	646.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	couch, loveseat, television, 2 lamps, dining room table w/6 chairs and a china set, table w/4 chairs, couch, chair, television, king size bed, two dresser drawers, television, 3 double beds and 3 desk, 4 lamps, teleision, couch. 1061 Candlewood, Downers Grove IL	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	paperback bopopks,chool books,	J	200.00
6.	Wearing apparel.	Business and casual attire. 1061 Candlewood, Downers Grove IL	J	1,000.00
7.	Furs and jewelry.	wedding rings 1061 Candlewood, Downers Grove IL	J	1,500.00
8.	Firearms and sports, photographic, and other hobby equipment.	golf clubs, baseball glove	J	150.00

Sub-Total > 11,696.00 (Total of this page)

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Gary Tokarski,
	Carol Tokarski

Case No.
Case No.

6/02/08 6:51PM

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	305 <sup>2</sup> #770	153, NĀshville, TN 37230-5153 Attacount 027530 CV=\$7017 Ioan balance \$6010; death	Н	1,007.00
	305 <sup>2</sup> #770	153, Nashville, TN 37230-5153 account 027531;  CV = \$4263; loan balance \$3002; death	W	1,261.00
			н	1,838.00
Annuities. Itemize and name each issuer.	X			
Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	1528	3, Pennington, NJ 08534-1528. Acount	Н	443.00
			н	1,920.00
			н	49.00
	Mer	riill Lynch IRA #2AS-12B03	J	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	LLC	760 S. Halsted STreet, Chicago Heights, IL	Н	Unknown
			J	Unknown
	Des	tiny Communications Inc. 100\$ shares	J	0.00
Interests in partnerships or joint ventures. Itemize.	X			
	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Annuities. Itemize and name each issuer.  Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Annuities. Itemize and name each issuer.  Annuities in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  Meritable Mell Hac Meritable Meritable Mell Hac Meritable Merita	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Valley Forge Life Insurance Company, P.O. Box 305153, NAshville, TN 37230-5153 Attacount #77027530 CV=\$7017 – Ioan balance \$6010; death benefit \$22,000  Valley Forge Life Insurance Company, P.O. Box 305153, NAshville, TN 37230-5153 account #77027531; CV = \$4263; loan balance \$3002; death benefit \$24997  Shelter Life Insurance Company, 1817 W. Broadway, Columbia MO 65218-0001  Annuities. Itemize and name each issuer.  Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 539(b)(1). Give particulars. (File separately the record(s) of any such interest(s). II U.S.C. § 521(c).)  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  Merrill Lynch Financial Advisory Center, P.O. Box 1528, Pennington, NJ 08534-1528. Account #2AS12B03  American Funds, P.O. Box 6164, Indianapolis, IN 46206-6164  Mellon Investment Services, P.O. Box 3336, South Hackensack, NJ 07606-1936  Merrill Lynch IRA #2AS-12B03  ATS Management, Inc. & Automotive Technologies LLC 760 S. Halsted STreet, Chicago Heights, IL 60411 50% interest  Destiny Communications Inc. 100\$ shares	Type of Property  Ne Description and Location of Property Nife, Joint, or Community  Name insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Name insurance company of each policy and itemize surrender or refund value of each.  Valley Forge Life Insurance Company, P.O. Box 305153, NAshville, TN 37230-5153 Attacount #77027530 CV=\$7017 loan balance \$6010; death benefit \$22,000  Valley Forge Life Insurance Company, P.O. Box 305153, Nashville, TN 37230-5153 account #77027531; CV = \$4263; loan balance \$3002; death benefit \$24,997  Shelter Life Insurance Company, 1817 W. H Broadway, Columbia MO 65218-0001  Annuities. Itemize and name each issuer.  Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State unition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (Pile separately the record(s) of any such interest(s). IT U.S.C. § 521(c).)  Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  Merrill Lynch Financial Advisory Center, P.O. Box 1528, Pennington, NJ 08534-1528. Acount #2AS12B03  American Funds, P.O. Box 6164, Indianapolis, IN 46206-6164  Mellon Investment Services, P.O. Box 3336, South Hackensack, NJ 07606-1936  Merrill Lynch IRA #2AS-12B03  J ATS Management, Inc. & Automotive Technologies LLC 760 S. Halsted STreet, Chicago Heights, IL 60411 50% interest  Destiny Communications Inc. 100\$ shares  J Interests in partnerships or joint

Sub-Total > **6,518.00** (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

#### Debtors

## SCHEDULE B - PERSONAL PROPERTY

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.		B Lexus ES 300. 1061 Candlewood, Downers ve IL	J	4,500.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		9 Dodge Shadow. 1061 Candlewood, Downers ve IL	J	500.00
				Sub-Tota	al > <b>5,000.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Gary Tokarski,
	Carol Tokarski

Case No.
Case No.

6/02/08 6:51PM

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	2001 Dodge Mini-Van. 1061 Candlewood, Downers Grove IL	. J	2,500.00
	1998 Lexus ES 350	J	2,400.00
	2001 Dodge Minivan	J	2,100.00
26. Boats, motors, and accessories.	x		
27. Aircraft and accessories.	x		
28. Office equipment, furnishings, and supplies.	Fax, printer, computer. 1061 Candlewood, Downer Grove IL	s J	900.00
29. Machinery, fixtures, equipment, and supplies used in business.	x		
30. Inventory.	x		
31. Animals.	x		
32. Crops - growing or harvested. Give particulars.	x		
33. Farming equipment and implements.	x		
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind not already listed. Itemize.	X		

| Sub-Total > 7,900.00 | (Total of this page) | Total > 31,114.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 1061 Candlewood, Downers Grove IL. Single Fmaily	735 ILCS 5/12-901	30,000.00	449,000.00
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit		
Checking with Citibank, P.O. Box 87126, Chicago, IL 60680	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Checking with Merrill Lynch, P.O. Box 1528, Pennington NJ 08534-41528	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Checking with Charter One, P.O. Box 42001, Providence, RI 02940-2001	735 ILCS 5/12-1001(b)	4,000.00	4,000.00
Phoenix Equity Planning Corp., 56 Prosepct St., P.O. Box 150480, Hartford CT 06115-0480 (mutual fund)	735 ILCS 5/12-1001(b)	646.00	646.00
<u>Wearing Apparel</u> Business and casual attire. 1061 Candlewood, Downers Grove IL	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<u>Furs and Jewelry</u> wedding rings 1061 Candlewood, Downers Grove IL	735 ILCS 5/12-1001(b)	1,000.00	1,500.00
Interests in Insurance Policies Valley Forge Life Insurance Company, P.O. Box 305153, NAshville, TN 37230-5153 Attacount #77027530 CV=\$7017 loan balance \$6010; death benefit \$22,000	735 ILCS 5/12-1001(f) 215 ILCS 5/238	100% 100%	1,007.00
Valley Forge Life Insurance Comapny, P.O. Box 305153, Nashville, TN 37230-5153 account #77027531; CV = \$4263; loan balance \$3002; death benefit \$24997	215 ILCS 5/238 215 ILCS 5/238	100% 0.00	1,261.00
Shelter Life Insurance Company, 1817 W. Broadway, Columbia MO 65218-0001	215 ILCS 5/238 735 ILCS 5/12-1001(h)(3)	100% 0.00	1,838.00
Interests in IRA, ERISA, Keogh, or Other Pension of Merrill Lynch Financial Advisory Center, P.O. Box 1528, Pennington, NJ 08534-1528. Acount #2AS12B03	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	443.00
American Funds, P.O. Box 6164, Indianapolis, IN 46206-6164	735 ILCS 5/12-1006	100%	1,920.00
Merriill Lynch IRA #2AS-12B03	735 ILCS 5/12-1006	0.00	0.00

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

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**B6C** (Official Form 6C) (12/07) -- Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

-				
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Dodge Mini-Van. 1061 Candlewood, Downers Grove IL	735 ILCS 5/12-1001(c)	2,400.00	2,500.00	
1998 Lexus ES 350	735 ILCS 5/12-1001(c)	2,400.00	2,400.00	

Total: 50,922.00 469,515.00

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B6D (Official Form 6D) (12/07)

In re	Gary Tokarski,	Case No.
	Carol Takaraki	

**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C E E T C F	) C	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	NLL QULD	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx9381  First Midwest Bank P.O. Box 9003 Gurnee, IL 60031-9003		J	2007 Second Mortgage 1061 Candlewood, Downers Grove IL. Single Fmaily  Value \$ 449,000.00	T	T E D		120,924.00	0.00
Account No.  Representing: First Midwest Bank			First Midwest Bank 3737 W. 147th Midlothian, IL 60514				120,924.00	0.00
Account No. xxxxxx9993  Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306		J	7/08/03  First Mortgage  1061 Candlewood, Downers Grove IL. Single Fmaily  Value \$ 449,000.00				296,762.00	0.00
Account No.  Representing: Wells Fargo Home Mortgage			Wells Fargo Home Mortgage 8480 Stagecoach Circle Frederick, MD 21701				200,102	
continuation sheets attached			(Total of	Sub this		-	417,686.00	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Gary Tokarski, Carol Tokarski	Case No.
		Dobtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Wells Fargo Home Mortgage	T	D A T E D			
Representing:			P.O. Box 14411			Н		
Wells Fargo Home Mortgage			Des Moines, IA 50306-3411					
			Value \$	1				
Account No.	t		Y dide \$					
	1							
	╀		Value \$	_				
Account No.	1							
			Value \$	1				
Account No.	t							
	1							
	┸		Value \$					
Account No.	1							
			Value \$	$\dagger$				
Sheet 1 of 1 continuation sheets atta	obo	d to		Sub	tota	1		
Schedule of Creditors Holding Secured Claim		u i(	(Total of t				0.00	0.00
<u> </u>				7	ota	.1	417,686.00	0.00
			(Report on Summary of Sc	hec	lule	s)	117,000.30	

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B6E (Official Form 6E) (12/07)

•			
In re	Gary Tokarski,	Case No.	
	Carol Tokarski		
_		Debtors	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Gary Tokarski,		Case No.	
	Carol Tokarski			
-		Debtors		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

			ins to report on any penedule 1.				
CREDITOR'S NAME,		Н	usband, Wife, Joint, or Community	Ç	U	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	COZH-ZGEZ	QU	Ţ	AMOUNT OF CLAIM
Account No. 5584-1897-0085-1078	1		2000	٦ <sub>۲</sub>	DATED		
Advanta Bank Corp P.O. Box 30715 Salt Lake City, UT 84130-0715	x	Н	Credit card purchases plus accrued interest funds used by Destiny Communications		D		32,259.00
Account No.	1	t	Advanta Bank Corp	+		H	
Representing: Advanta Bank Corp			P.O. Box 8088 Philadelphia, PA 19101-8088				
Account No. xxxxxxxxxxxx9373			since 12/27/85				
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		J	Credit card purchases plus accrued interest				29,364.00
Account No.			American Express				
Representing: American Express			Customer Service 777 American Expressway Fort Lauderdale, FL 33337				
	Subtotal (Total of this page) 61,623.00						61,623.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLLQULDATED	DISPUTED	AMOUNT OF CLAIM
Account No.  Representing: American Express			American Express P.O. Box 981537 El Paso, TX 79998	Т	T E D		
Account No.  Representing: American Express	-		American Express P.O. Box 0001 Los Angeles, CA 90096				
Account No.  Representing: American Express			Amex ATTN: Bankruptcy Department 16 Genral Warren Blvd. Malvern, PA 19355				
Account No. xxxx-xxxxxx-x1008  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	x	н	9/01/85 Credit card purchases plus accrued interest used for Destiny Communications				3,419.00
Account No.  Representing: American Express			American Express Customer Service 777 American Expressway Fort Lauderdale, FL 33337				
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of the		tota pag		3,419.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		l Q	DISPUTED	I S P U I T AMOUNT OF CLAIN
Account No.			American Express	┑	T		
Representing: American Express			General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		D		
Account No.			American Express		+	+	
Representing: American Express			P.O. Box 981537 El Paso, TX 79998				
Account No.  Representing: American Express			American Express P.O. Box 0001 Los Angeles, CA 90096				
Account No.  Representing: American Express			Amex ATTN: Bankruptcy Department 16 Genral Warren Blvd. Malvern, PA 19355				
Account No. xxx23-98  Anheuser-Busch/Credit Union 1001 Lynch St Saint Louis, MO 63118		н	since 4/10/87 Line Of Credit				9,982.00
Sheet no. 2 of 14 sheets attached to Schedule of					otota		9,982.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	e)   5, <b>302.00</b>

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu W J C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLL QULDAL	U T	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-9885	1		9/05/02	Ι'	A T E D		
Bank of America Attn: Bankruptcy Dept NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420		Н	Credit card purchases plus accrued interest		D		10,996.00
Account No.	T	T	Bank Of America			T	
Representing: Bank of America			P.O. Box 1598 Norfolk, VA 23501				
Account No.			Bank of America			Т	
Representing: Bank of America			P.O. Box 15726 Wilmington, DE 19886				
Account No. xxxxxxxxxx6589	t	T	9/18/06	t		T	
Bank of America Attn: Bankruptcy NC4-105-02-99 P.O. Box 26012 Greensboro, NC 27410		н	Line Of Credit used for Destiny Communications				5,613.00
Account No.	t	T	Bank of America	t	Н	$\vdash$	
Representing: Bank of America			4060 Ogletown Stan De5-019-03-07 Newark, DE 19713				
Sheet no3 of _14_ sheets attached to Schedule of			\$	Subt	ota	ıl	16,609.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	10,009.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.  Representing:			Bank of America P.O. Box 15726	]⊤	T E D		
Bank of America			Wilmington, DE 19886				
Account No.			Bank of America				
Representing: Bank of America			P.O. Box 37271 Baltimore, MD 21297-3271				
Account No.	-		Bank of America P.O. Box 15102				
Representing: Bank of America			Wilmington, DE 19886-5102				
Account No. 5490-3556-2145-6668			2006 Credit card purchases plus accrued interest				
Bank of America P.O. Box 15726 Wilmington, DE 19886		Н	used for Destiny Communications				
				L	L		33,807.00
Account No.  Representing: Bank of America			Bank Of America P.O. Box 1598 Norfolk, VA 23501				
Sheet no4 of _14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			33,807.00
Cicanois Holume Onsecuted NonDhonty Claims			1 I Olai Ol I	(111)	Das	-UI	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Z H L Z G E Z H	LIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No.			Bank of America	] ⊤ [	T E D		
Representing: Bank of America			Attn: Bankruptcy Dept NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420		D		_
Account No. 4339-9300-2365-6970			2006 Credit card purchases plus accrued interest used for Destiny Communications				
Bank of America P.O. Box 15184 Wilmington, DE 19850-5184		н	1				
							9,708.00
Account No.			Bank of America	T	T	T	
Representing: Bank of America			P.O. Box 15726 Wilmington, DE 19886				
Account No.	-		Bank of America	$\vdash$		╁	<u> </u>
Representing: Bank of America			Attn: Bankruptcy Dept NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420				
Account No. 0449	┞		7/20/05 Credit card purchases plus accrued interest	$\vdash$		T	
Bank of America (MBNA originally) Attn: Bankruptcy NC4-105-02-99 P.O. Box 26012 Greensboro, NC 27410		Н					
	上					$\perp$	34,150.00
Sheet no. <u>5</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his 1			43,858.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDA	AMOUNT OF CLAIM
Account No.  Representing: Bank of America (MBNA originally)			Bank of America P.O. Box 15726 Wilmington, DE 19886	Т	DATED	
Account No.  Representing: Bank of America (MBNA originally)			Bank of America 4060 Ogletown Stan De5-019-03-07 Newark, DE 19713			
Account No.  Representing: Bank of America (MBNA originally)			Bank of America c/0 Bronson & Migliaccio 799 Roosevelt Rd. Bldg 6 Suite 316A Glen Ellyn, IL 60137			
Account No. 4802-1324-0358-6509  Capital One Bank P.O. Box 5294  Carol Stream, IL 60197-5294		н	2004 Credit card purchases plus accrued interest-used for Destiny Communications			5,159.00
Account No.  Representing: Capital One Bank			Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285			
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his		5,159.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO		usband, Wife, Joint, or Community	C O N T	U N	D	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGENT	LIQUIDATED	D I S P UT E D	; ;	AMOUNT OF CLAIM
Account No.			Capital One Bank	] T	T E			
Representing: Capital One Bank			11013 W. Broad Street Glen Allen, VA 23060		D			
Account No. xxxx-xxxx-xxxx-2122			9/08/06					
Chase Attn: Bankruptcy Dept P.O. Box 100018 Kennesaw, GA 30156		Н	Credit card purchases plus accrued interest					
								14,458.00
Account No.  Representing: Chase			Alliance One - Chase Bank 4850 Street Road, Suite 300 Feasterville Trevose, PA 19053					
Account No.  Representing: Chase			Chase P.O. Box 15153 Wilmington, DE 19886-5153					
Account No.  Representing: Chase			Chase 800 Brooksedge Blvd Westerville, OH 43081					
Sheet no7 of _14_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			T	14,458.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	COD	Н	sband, Wife, Joint, or Community	C O N T	: Tu } N I L	Ŋ	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C M		T I N G E N T	]   [ 	0 - QU - OAT = 0	PUTED	AMOUNT OF CLAIM
Account No.	Τ		Chase	٦т	T E	[	Ī	
Representing: Chase			c/o Bankruptcy Department P.O. Box 15919 Wilmington, DE 19850			)		
Account No. xxxxxxxxxxx7145	Τ		12/19/05	T	T	T	٦	
Citi Financial Services Attention: Bankruptcy Department P.O. Box 140069 Irving, TX 75014		Н	Line of Creditunsecured					
								14,049.00
Account No.	T	T	CitiFinancial	$\top$	†	$\dagger$	7	
Representing: Citi Financial Services			P.O. Box 6931 The Lakes, NV 88901-6931					
Account No.	╁	+	Citifinancial	十	+	+	$\dashv$	
Representing: Citi Financial Services			c/o Richard Snow 123 W. Madison St., SUite 310 Chicago, IL 60602					
Account No.	1	T	Citifinancial Auto	$\dagger$	T	$\dagger$	$\forall$	
Representing: Citi Financial Services			2208 Highway 121, Suite 100 Bedford, TX 76021					
Sheet no. <b>8</b> of <b>14</b> sheets attached to Schedule of	_		(T) . 1	Sub				14,049.00
Creditors Holding Unsecured Nonpriority Claims			(Total or	this	p2	ıge	ا (ز	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No.  Representing: Citi Financial Services			Citifinancial Mortgage P.O. Box 499 Hanover, MD 21076		T E D		
Account No. xxxxxxxx7043  Citibank Attention: Bankruptcy P.O. Box 20507 Kansas City, MO 64915	-	н	12/16/04 Credit card purchases plus accrued interest-fgunds used for Destiny Communications				7,576.00
Account No.  Representing: Citibank			Citibank P.O. Box 6241 Sioux Falls, SD 57117				
Account No.  Representing: Citibank	-		Citibank P.O. Box 6013 Sioux Falls, SD 57117				
Account No.  Representing: Citibank			Citibank P.O. Box 6000 The Lakes, NV 89163-6000				
Sheet no. <b>9</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		tota		7,576.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_	_	-
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	IS SUBJECT TO SETOFF, SO STATE.	I	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6129			10/26/06	T	E		
Gemb/GE Money Po Box 30762 Salt Lake City, UT 84130		н	Credit card purchases plus accrued interest		D		18,095.00
Account No.	┪	T	GE Money	$\top$	T	T	
Representing: Gemb/GE Money			LOC P.O. Box 530913 Atlanta, GA 30353-0913				
Account No.  Representing: Gemb/GE Money			GE Money Bank P.O. Box 6150 Rapid City, SD 57709-6150				
Account No.  Representing: Gemb/GE Money			GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061				
Account No.  Representing: Gemb/GE Money			GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127				
Sheet no. <b>_10</b> of <b>_14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his 1			18,095.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H		CONTINGENT	UZLLQULD	DISPUTED	)	AMOUNT OF CLAIM
Account No. xxxxxx-xx-xxx304-5  Hfc-Usa/Beneficial Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126		н	9/04/07 personal Line Of Credit used for Destiney Communications	T	I D A T E D			6,402.00
Account No.  Representing: Hfc-Usa/Beneficial			Beneficial P.O. Box 4153 Carol Stream, IL 60197					
Account No.  Representing: Hfc-Usa/Beneficial			Beneficial Finance 512 W. Lake Street Addison, IL 60101					
Account No.  Representing: Hfc-Usa/Beneficial			Beneficial/Household Finance P.O. Box 1547 Chesapeake, VA 23327					
Account No.  Representing: Hfc-Usa/Beneficial			HFC 226 W. Roosevelt Road Villa Park, IL 60181					
Sheet no11 of14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u>'</u>	(Total of	Sub this			$^{\dagger}$	6,402.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				DISPUTED	AMOUNT OF CLAIM
Account No. <b>351679</b>	-		2007 medical bills	T	E	2		
M&M Orthopedicas 4300 Commerve Court Dr., Suite 230 Lisle, IL 60532		J						1,368.00
Account No.			2006		Ť	T	┪	
Sears 3333 Beerly Road Hoffman Estates, IL 60179	x	Н	guaranty of lease for ATS Management					Unknown
Account No.	╁	╁	2004	+	+	+	$\dashv$	
Southgate Capital c/o Snyder & Assoc. 120 E. Ogden Ave. suite 17B Hinsdale, IL 60521	x	J	Destiny Communications truck lease deficiency					7,723.00
Account No. xxxx-xxxx-xx3-424	t	H	12/01/04		$\dagger$	$\dagger$	$\dashv$	
U S Bank Attn: Bankruptcy Dept. P.O. Box 5229 Cincinnati, OH 45201	x	Н	Credit card purchases plus accrued interest used for Destiny Communications	-				26,234.00
Account No.	1		U.S. Bank		T	$\dagger$	$\dashv$	
Representing: U S Bank			P.O. Box 2188 Oshkosh, WI 54903-2188					
Sheet no. <u>12</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total c	Sul f this				35,325.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDATED	D I S P UT E D	) 	AMOUNT OF CLAIM
Account No.  Representing: U S Bank			U.S. Bank Card P.O. Box 790408 Saint Louis, MO 63179-0408	Т	T E D			
Account No.  Representing: U S Bank			US Bank Cardmember Service P.O. Box 790084 Saint Louis, MO 63179-0084					
Account No.  Representing: U S Bank			US Bank 425 Walnut Street Cn Wn 15 Cincinnati, OH 45202					
Account No.  Representing: U S Bank			US Bank P.O. Box 790179 Saint Louis, MO 63179-0179					
Account No. 4798-1788-7509-0252  U.S. Bank Card P.O. Box 790408  Saint Louis, MO 63179-0408	x	J	2005 Credit card purchases plus accrued interest					5,665.00
Sheet no13_ of _14_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			[ Total of t	 Subt his			+	5,665.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Gary Tokarski,	Case No
	Carol Tokarski	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			_	_	_	_	
CREDITOR'S NAME, MAILING ADDRESS	COD	Hus	sband, Wife, Joint, or Community	CONTI	N L	[	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T	. 8 J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	I QU I D A	[	P U T E D	AMOUNT OF CLAIM
Account No.			Us Bank	٦	T			
Representing:			Attn: Bankruptcy Dept	$\vdash$	D	+		
U.S. Bank Card			Po Box 5229 Cincinnati, OH 45201					
			Cincilliau, On 43201					
Account No.			US Bank					
Representing:			Cardmember Service P.O. Box 790084					
U.S. Bank Card			Saint Louis, MO 63179-0084					
Account No.			US Bank	+	$\perp$	+	-	
			P.O. Box 790179					
Representing:			Saint Louis, MO 63179-0179					
U.S. Bank Card								
Account No.				T	T	T		
Account No.							$\sqcap$	
Sheet no. 14 of 14 sheets attached to Schedule of				Sub	tota	al	┪	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				)	0.00
					Γot	_	t	
			(Report on Summary of So				) [	276,027.00

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B6G (Official Form 6G) (12/07)

In re Gary Tokarski, Case No.\_\_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Gary Tokarski,	Case No.
	Carol Tokarski	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ATS Management	Sears 3333 Beerly Road Hoffman Estates, IL 60179
Destiny Communications same as debtor	Advanta Bank Corp P.O. Box 30715 Salt Lake City, UT 84130-0715
Destiny Communications same as debtor	American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355
Destiny Communications same as debtor	U S Bank Attn: Bankruptcy Dept. P.O. Box 5229 Cincinnati, OH 45201
Destiny Communications same as debtor	U.S. Bank Card P.O. Box 790408 Saint Louis, MO 63179-0408
Destiny Communications same as debtor	Southgate Capital c/o Snyder & Assoc. 120 E. Ogden Ave. suite 17B Hinsdale, IL 60521

**B6I (Official Form 6I) (12/07)** 

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	_	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

•	•	, ,				
Debtor's Marital Status:	DEPENDENTS	S OF DEBTOR A	ND SPOU	JSE		
	RELATIONSHIP(S):	AC	E(S):			
Married	Son		16			
Warried	Son		18			
	Son		21			
Employment:	DEBTOR			SPOUSE		
	Sales Manager	Teacher				
	ATS Management, Inc.		Grove	Grade Scho	ol Distr	ict 58
<u> </u>	2 years	4 years				
Address of Employer \$	9540 Wicker Avenue	1860 Six				
	Saint John, IN 46373	Downers	Grove	, IL 60516		
	rojected monthly income at time case filed)		Ι	DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)		\$	4,333.33	\$	3,728.83
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	4,333.33	\$	3,728.83
5.5621611 <u>E</u>						
4. LESS PAYROLL DEDUCTIONS						
a. Payroll taxes and social secu			\$	687.35	\$	465.83
b. Insurance			\$ <del></del>	0.00	\$ <del></del>	62.83
c. Union dues			\$ <del></del>	0.00	\$	41.17
	ole IRA		\$ <del></del>	86.67	\$ <del></del>	0.00
	eacher retirement deductions/pension		\$ —	0.00	\$ <del></del>	537.98
<u> 122 (</u>	cacher retirement academents periolon		Ψ	0.00	Ψ	007.00
5. SUBTOTAL OF PAYROLL DED	JICTIONS		\$	774.02	\$	1,107.81
3. SUBTOTAL OF LATROLL DED	OCTIONS		Ψ		<b>—</b> —	·
6. TOTAL NET MONTHLY TAKE	HOME PAY		\$	3,559.31	\$	2,621.02
7. Regular income from operation of	business or profession or farm (Attach detailed sta	atement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support	t payments payable to the debtor for the debtor's us	se or that of				
dependents listed above			\$	0.00	\$	0.00
11. Social security or government ass	sistance					
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THRO	DUGH 13		\$	0.00	\$	0.00
			\$	3,559.31	\$	2,621.02
13. AVERAGE MONTHLI INCOM	IE (Add amounts shown on lines 6 and 14)					
16. COMBINED AVERAGE MONT	ne 15)		\$	6,180.	<b>33</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,480.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	218.00
b. Water and sewer	\$	58.00
c. Telephone	\$	221.00
d. Other See Detailed Expense Attachment	\$	189.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	700.00
5. Clothing	\$	100.00 50.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	\$ \$	250.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	265.00
c. Health	\$	643.00
d. Auto	\$	175.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	-	
plan)		
a. Auto	\$	0.00
b. Other second mortgage	\$	1,280.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Expenses from operation of business	\$	166.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	7,445.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	7,1.0.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	6,180.33
b. Average monthly expenses from Line 18 above	\$	7,445.00
c. Monthly net income (a. minus b.)	\$	-1,264.67

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B6J (Off	ficial Form 6J) (12/07)		Document	1 age 05 01 50			
	Gary Tokarski						
In re	Carol Tokarski				Case No.		
			I	Debtor(s)			
	SCHEDULE :	J - CURI		TURES OF INDIVI	DUAL DE	BTOR(S)	
Other 1	Utility Expenditures:						

Disposal and Water	 64.00
cable internet	\$ 125.00
Total Other Utility Expenditures	\$ 189.00

Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court Northern District of Illinois** 

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	Chapter	7
			_	

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
32	sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	June 2, 2008	Signature	/s/ Gary Tokarski
			Gary Tokarski
			Debtor
Date	June 2, 2008	Signature	/s/ Carol Tokarski
	<del>-</del>	-	Carol Tokarski
			Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

#### United States Bankruptcy Court Northern District of Illinois

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$6,380.00	ATS Management, Inc., Husband, Janaury 1, 2006 - December 31, 2006
\$47,021.00	Downers Grove School Dst #58, Wife, January 1, 2006 - December 31, 2006
\$40,100.00	ATS Management, Inc., Husband, January 1, 2007 - December 31, 2007
\$55,968.00	Downers Grove School Dst #58, Wife, January 1, 2007 - December 31, 2007
\$22,000.00	ATS Management, Inc., Husband, January 1, 2008 - YTD
\$24,800.00	Downers Grove School Dst #58, Wife, January 1, 2008 - YTD

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE **AMOUNT** 

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Wells Fargo Home Mortgage	3/15/08 4/15/08 5/15	\$7,500.00	\$296,732.00
P.O. Box 14411			
Des Moines, IA 50306-3411			
First Midwest Bank	3/1/2008 4/1/08 5/1/08	\$3,780.00	\$120,924.00
P.O. Box 9003			•
Gurnee, IL 60031-9003			

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL OWING TRANSFERS TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Citifinancial Services, Inc., v. Collection **DuPage County Courthouse Pending** Gary Tokarski Case No 08 AR 435

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF **ORDER** 

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Richard L. Hirsh & Assoc. P.C. 1500 Eisenhower Lane Suite 800 Lisle, IL 60532-2135

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 4/3/08 - 5/15/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Southend Savings** Homewood, IL 60430

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE checking account; final balance (negative)

AMOUNT AND DATE OF SALE OR CLOSING

May 2008

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

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#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NATURE OF BUSINESS NAME (ITIN)/ COMPLETE EIN **ADDRESS ENDING DATES Destiny** 36-4201692 1061 Candlewood Drive Marketing 1995 Communications, **Downers Grove, IL 60515** Communications Inc Automotive 20-1964158 760 S. Halsted Street Auto Repair Sub-2005 **Technology** Chicago Heights, IL 60411 **Franchisor** 

Solutions, LLC ATS Management,

20-1964180

760 S. Halsted Street Chicago Heights, IL 60411 **Auto Repair Facility** 

2006

**BEGINNING AND** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



Inc.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS FGKM. LLC 2801 Lakeside Drive Brannockburn, IL 60015 DATES SERVICES RENDERED 2000-2008

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None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS** 

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

**FGMK LLC** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESS

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS** 

PERCENTAGE OF INTEREST

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

П controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

**Larry Schulz** President 40%

**Automotive Technology Solutions, LLC** 760 S. Halsted Street

Chicago Heights, IL 60411

Larry Schulz **President** 40%

ATS Management, Inc. 760 S. Halsted Street Chicago Heights, IL 60411

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

DATE OF WITHDRAWAL NAME **ADDRESS** 

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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE DATE OF TERMINATION NAME AND ADDRESS

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 2, 2008	Signature	/s/ Gary Tokarski
			Gary Tokarski Debtor
			24000
Date	June 2, 2008	Signature	/s/ Carol Tokarski
			Carol Tokarski
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

Gary Tokarski In re Carol Tokarski			Case No.		
		Debtor(s)	Chapter	7	
CHAPTER 7 IN	NDIVIDUAL DEBTO	OR'S STATEME	NT OF INT	TENTION	
I have filed a schedule of assets and l  I have filed a schedule of executory c				ect to an unexpire	ed lease.
I intend to do the following with resp	•	•		•	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1061 Candlewood, Downers Grove IL Single Fmaily	. First Midwest Bank		•		X
1061 Candlewood, Downers Grove IL Single Fmaily	. Wells Fargo Home Mortgage				Х
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date <b>June 2, 2008</b>	Signature	/s/ Gary Tokarski Gary Tokarski Debtor			
Date <b>June 2, 2008</b>	Signature	/s/ Carol Tokarski Carol Tokarski Joint Debtor			

Case 08-14151 Doc 1 Filed 06/02/08 Entered 06/02/08 18:51:56 Desc Main Document Page 50 of 56 United States Bankruptcy Court Northern District of Illinois

n re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	Chapter	7

		Debtor(s) Cha	pter /			
	DISCLOSURE OF COMPENSAT	ION OF ATTORNEY FOI	R DEBTOR(S)			
1.	compensation paid to me within one year before the filing of the	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$ <u></u>	4,000.00			
	Prior to the filing of this statement I have received	\$	4,000.00			
	Balance Due	\$	0.00			
2.	. The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	. The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	.   I have not agreed to share the above-disclosed compensation	with any other person unless they are	e members and associates of my law firm.			
	☐ I have agreed to share the above-disclosed compensation wit copy of the agreement, together with a list of the names of the					
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal</li> <li>a. Analysis of the debtor's financial situation, and rendering adv</li> <li>b. Preparation and filing of any petition, schedules, statement of</li> <li>c. Representation of the debtor at the meeting of creditors and c</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to reaffirmation agreements and applications as r</li> <li>522(f)(2)(A) for avoidance of liens on household</li> </ul>	ice to the debtor in determining whet affairs and plan which may be require onfirmation hearing, and any adjourn to market value; exemption plan needed; preparation and filing o	her to file a petition in bankruptcy; ed; ed hearings thereof; aning; preparation and filing of			
6.	By agreement with the debtor(s), the above-disclosed fee does no Representation of the debtors in any discharge or any other adversary proceeding		dances, trial of contested matters,			
	CERT	TIFICATION				
this	I certify that the foregoing is a complete statement of any agreem this bankruptcy proceeding.	ent or arrangement for payment to me	e for representation of the debtor(s) in			
Da	Dated: June 2, 2008	/s/ Richard L. Hirsh				
		Richard L. Hirsh 1225936				
		Richard L. Hirsh & Associates 1500 Eisenhower Lane	s, P.C.			
		Suite 800				
		Lisle, IL 60532-2135				
		630 434-2600 Fax: 630 434-20 richala@sbcglobal.net	626			
		Horiala @Sbogiobal.Het				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by  $\S$  342(b) of the Bankruptcy Code.

Richard L. Hirsh 1225936	X /s/ Richard L. Hirsh	June 2, 2008		
Printed Name of Attorney	Signature of Attorney	Date		
Address:				
1500 Eisenhower Lane				
Suite 800				
Lisle, IL 60532-2135				
630 434-2600				
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.				
Gary Tokarski				
Carol Tokarski	X /s/ Gary Tokarski	June 2, 2008		
Printed Name of Debtor	Signature of Debtor	Date		
Case No. (if known)	X _/s/ Carol Tokarski	June 2, 2008		
	Signature of Joint Debtor (if any)	Date		

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Gary Tokarski Carol Tokarski		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M		
		Number of	Creditors:	83
	The above-named Debtor( (our) knowledge.	(s) hereby verifies that the list of credit	ors is true and correct to	o the best of my
Date:	June 2, 2008	/s/ Gary Tokarski		
		Gary Tokarski		
		Signature of Debtor		
Date:	June 2, 2008	/s/ Carol Tokarski		
		Carol Tokarski		
		Signature of Debtor		

Advanta Ban Rasep 08-14151 Doc 1 P.O. Box 30715 Salt Lake City, UT 84130-0715

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P.O. Box 15726 Wilmington, DE 19886

Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101-8088

American Express P.O. Box 0001 Los Angeles, CA 90096 Bank of America 4060 Ogletown Stan De5-019-03-07 Newark, DE 19713

Alliance One - Chase Bank 4850 Street Road, Suite 300 Feasterville Trevose, PA 19053

Amex ATTN: Bankruptcy Department 16 Genral Warren Blvd. Malvern, PA 19355

Bank of America c/0 Bronson & Migliaccio 799 Roosevelt Rd. Bldg 6 Suite 316 Glen Ellyn, IL 60137

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Amex ATTN: Bankruptcy Department 16 Genral Warren Blvd. Malvern, PA 19355

Bank Of America P.O. Box 1598 Norfolk, VA 23501

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Anheuser-Busch/Credit Union 1001 Lynch St Saint Louis, MO 63118

Bank of America P.O. Box 15726 Wilmington, DE 19886

American Express Customer Service 777 American Expressway Fort Lauderdale, FL 33337

ATS Management

Bank of America 4060 Ogletown Stan De5-019-03-07 Newark, DE 19713

American Express P.O. Box 981537 El Paso, TX 79998

Bank of America Attn: Bankruptcy Dept NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420

Bank of America P.O. Box 15726 Wilmington, DE 19886

American Express P.O. Box 0001 Los Angeles, CA 90096

Bank of America Attn: Bankruptcy NC4-105-02-99 P.O. Box 26012 Greensboro, NC 27410

Bank of America P.O. Box 37271 Baltimore, MD 21297-3271

American Express Customer Service 777 American Expressway Fort Lauderdale, FL 33337

Bank of America P.O. Box 15726 Wilmington, DE 19886

Bank of America P.O. Box 15102 Wilmington, DE 19886-5102

American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025

Bank of America P.O. Box 15184 Wilmington, DE 19850-5184

Bank Of America P.O. Box 1598 Norfolk, VA 23501

Bank of Ameriese 08-14151 Doc 1
Attn: Bankruptcy Dept NC4-105-03-14
P.O. Box 26012
Greensboro, NC 27420

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c/o Richard Snow 123 W. Madison St., SUite 310 Chicago, IL 60602

Bank of America P.O. Box 15726 Wilmington, DE 19886 Chase P.O. Box 15153 Wilmington, DE 19886-5153 Citifinancial Auto 2208 Highway 121, Suite 100 Bedford, TX 76021

Bank of America

Attn: Bankruptcy Dept NC4-105-03-14

P.O. Box 26012 Greensboro, NC 27420 Chase 800 Brooksedge Blvd Westerville, OH 43081 Citifinancial Mortgage P.O. Box 499 Hanover, MD 21076

Bank of America (MBNA originally) Attn: Bankruptcy NC4-105-02-99 P.O. Box 26012

P.O. Box 26012 Greensboro, NC 27410 Chase c/o Bankruptcy Department P.O. Box 15919 Wilmington, DE 19850 Destiny Communications same as debtor

Beneficial P.O. Box 4153 Carol Stream, IL 60197 Citi Financial Services
Attention: Bankruptcy Department
P.O. Box 140069

P.O. Box 140069 Irving, TX 75014 Destiny Communications same as debtor

Beneficial Finance 512 W. Lake Street Addison, IL 60101 Citibank
Attention: Bankruptcy
P.O. Box 20507
Kansas City, MO 64915

Destiny Communications same as debtor

Beneficial/Household Finance P.O. Box 1547 Chesapeake, VA 23327 Citibank P.O. Box 6241 Sioux Falls, SD 57117 Destiny Communications same as debtor

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285 Citibank P.O. Box 6013 Sioux Falls, SD 57117 Destiny Communications same as debtor

Capital One Bank P.O. Box 5294 Carol Stream, IL 60197-5294 Citibank P.O. Box 6000 The Lakes, NV 89163-6000 First Midwest Bank P.O. Box 9003 Gurnee, IL 60031-9003

Capital One Bank 11013 W. Broad Street Glen Allen, VA 23060 CitiFinancial P.O. Box 6931 The Lakes, NV 88901-6931 First Midwest Bank 3737 W. 147th Midlothian, IL 60514 GE Money Case 08-14151 Doc 1 LOC P.O. Box 530913 Atlanta, GA 30353-0913

P.O. Box 5229 Cincinnati, OH 45201

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P.O. Box 10335 Des Moines, IA 50306

GE Money Bank P.O. Box 6150 Rapid City, SD 57709-6150 U.S. Bank P.O. Box 2188 Oshkosh, WI 54903-2188 Wells Fargo Home Mortgage 8480 Stagecoach Circle Frederick, MD 21701

GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061

U.S. Bank Card P.O. Box 790408 Saint Louis, MO 63179-0408 Wells Fargo Home Mortgage P.O. Box 14411 Des Moines, IA 50306-3411

GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127 U.S. Bank Card P.O. Box 790408 Saint Louis, MO 63179-0408

Gemb/GE Money Po Box 30762

Salt Lake City, UT 84130

US Bank Cardmember Service P.O. Box 790084 Saint Louis, MO 63179-0084

HFC 226 W. Roosevelt Road Villa Park, IL 60181

US Bank 425 Walnut Street Cn Wn 15 Cincinnati, OH 45202

Hfc-Usa/Beneficial Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126 US Bank P.O. Box 790179 Saint Louis, MO 63179-0179

M&M Orthopedicas 4300 Commerve Court Dr., Suite 230 Lisle, IL 60532

Us Bank Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Sears 3333 Beerly Road Hoffman Estates, IL 60179 US Bank Cardmember Service P.O. Box 790084 Saint Louis, MO 63179-0084

Southgate Capital c/o Snyder & Assoc. 120 E. Ogden Ave. suite 17B Hinsdale, IL 60521

US Bank P.O. Box 790179 Saint Louis, MO 63179-0179